Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier **that is any alpha-numeric code generated by the processing system during account setup and being inextricably linked to the delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable** for identifying a particular purchaser, payment data for effecting payment [of] **for** purchased goods or services **wherein the payment data is different from the purchaser identifier**, and delivery data associated with said purchaser identifier, said delivery data including at least one delivery address of said purchaser for fulfillment of the purchase order [and the purchaser identifier being any alpha-numeric code that is different from the payment data;]

a processor capable of communication with the purchaser account database via a private network and further capable of communication via a public network with a merchant system for receiving the purchase order [from said public network], said purchase order including **at least a monetary amount for a good and** said purchaser identifier **and not including the payment data which is not transmitted to the merchant**;

wherein, in response to receipt of the purchase order including the purchaser identifier, the processor retrieves the payment data and the delivery data from the purchaser account database **on the private network** corresponding to the purchaser identifier, transmits the delivery data to the merchant to fulfill the purchase order, and uses the payment data to pay for the purchased goods or services without exposing the payment data to the merchant; and

wherein **the merchant delivers the purchased goods or services to the purchaser using the delivery data**[the purchaser identifier is generated by the processing system upon storage of the delivery data in the purchaser account database and is inextricably linked to the delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable].

2. (Original) The processing system of claim 1, wherein said delivery address is a physical address.

3. (Original) The processing system of claim 1, wherein said delivery address is an electronic address.

4. (Original) The processing system of claim 3, wherein said electronic address is an e-mail address.

5. (Original) The processing system of claim 1, wherein only one delivery address for a particular type of address is associated with the purchaser identifier.

6. (Original) The processing system of claim 1, wherein the disabler disables said purchaser identifier for a particular purchaser when either the purchaser identifier or the delivery data is altered.

7. (Canceled).

8. (Original) The processing system of claim 1, further comprising a securitizer disposed between a secure network and the public network; and

the secure network including the purchaser account database and the processor, and said securitizer preventing unauthorized access to said secure network.

9. (Original) The processing system of claim 8, wherein the disabler is operatively connected to said securitizer and said purchaser account information, said securitizer monitoring said processing system and determining if any alterations to said delivery data are being

attempted and outputting a trigger to the disabler if said alterations are attempted, and the disabler disabling the particular purchase account information in response to the trigger.

10. (Original) The system of claim 9, wherein the disabler invalidates the purchaser identifier in response to the trigger.

11. (Canceled).

12. (Original) The processing system of claim 1, wherein the public network is the mail and the merchant is a catalog company.

13. (Original) The processing system of claim 1, wherein the merchant is a utility company.

14. (Currently Amended) A transaction processing service for facilitating the processing of a secure purchase order between a purchaser and a merchant across a public network, the processing service comprising:

a processing system, including:

a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser **and being generated by the processing system during account setup so as to be inextricably linked to a delivery address for use by the merchant to deliver a purchased good to the purchaser**, and **payment data for effectuating payment of the purchase order, and wherein the purchaser identifier is different than the payment data and cannot be used to make purchases except in connection with the transaction processing service** [delivery data associated with said purchaser identifier and containing a delivery address of said purchaser for fulfillment of the purchase order];

the processing system being programmed to detect [a disabler for monitoring the status of the purchaser account database and disabling the purchaser identifier in response to] a change or attempted change in the **delivery address linked to the purchaser**

identifier and, in response, render the purchaser identifier inoperable[purchaser account information; and

[a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier;

wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;

wherein the processor retrieves the delivery data and payment data associated with the purchaser identifier from the purchaser account database and transmits said delivery data associated with the purchaser identifier to be communicated to said merchant and effectuates payment for the purchase order without exposing the payment data to the merchant; and]

wherein**, in order to make a purchase, the purchaser accesses the merchant's electronic store system and selects one or more goods for purchase and transmits the purchaser identifier to the merchant, the merchant's electronic store system submits a purchase order and the purchaser identifier to the processing system, and, in response to receipt of the purchase order including the purchaser identifier, the processor retrieves the payment data and the delivery data from the purchaser account database on the private network corresponding to the purchaser identifier, transmits the delivery data to the merchant, and uses the payment data to pay for the purchased goods or services, and the merchant delivers the purchased goods or services to the purchaser using the delivery data; and** [the purchaser identifier is generated by the processing system upon storage of the delivery data in the purchaser account database and is inextricably linked to the delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable.]

wherein the payment data is not transmitted by the purchaser to the merchant and the processing system pays for the purchased goods without exposing the payment data to the merchant.

15. (Original) The transaction processing service of claim 14, wherein said service is operated by a credit card company.

16. (Original) The transaction processing service of claim 14, wherein said service is operated by a financial institution.

17. (Currently Amended) A method of facilitating secure transactions between **a** purchaser[s] and **a** merchant[s] across a public network **wherein, in order to make a purchase, the purchaser accesses a merchant electronic store system and selects one or more goods for purchase and transmits a purchaser identifier to the merchant electronic store system, and the merchant electronic store system generates a purchase order including the purchaser identifier**, comprising the steps of:

storing purchaser account information which includes at least payment data for paying for purchased goods and delivery data for delivery of the purchased goods to the purchaser;

[issuing a] **generating the** purchaser identifier **so** that **the purchaser identifier** is inextricably linked to the stored delivery data [to a purchaser for use in purchasing goods from a merchant], **and** wherein the purchaser identifier is any alpha-numeric code that is different from the payment data;

rendering the purchaser identifier inoperable in response to any change or attempted change in the stored delivery data;

receiving **the** [a] purchase order [to purchase a product wherein the purchase order] includ**ing**[es] the purchaser identifier **from the merchant electronic store system**;

retrieving the delivery data and payment data associated with the received purchaser identifier;

effectuating payment for the purchased product using the payment data without exposing the payment data to the merchant; and

communicating only the delivery data for the purchaser identified by the purchaser identifier to the merchant.

18. (Previously Presented) The method of claim 17, wherein the method further comprises prior to the step of effectuating payment

determining whether the identified purchaser can pay for the purchased product; and

if said purchaser is not capable of paying, canceling the purchase order.

19. (Original) The method of claim 17, further comprising the step of invalidating the purchaser identifier if said delivery data is altered.

20. (Previously Presented) A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

at a purchaser system having access to a merchant store system:

selecting a product offered for sale by the merchant, the product being associated with a product identifier;

transmitting a purchaser identifier from the purchaser system to the merchant store system;

at the merchant store system:

receiving the purchaser identifier;

generating a purchase order for the selected product that includes the purchaser identifier; and

communicating the purchase order to the processing system; and

at the processing system:

processing the purchase order to retrieve delivery data and payment data associated with the purchaser identifier;

wherein the purchaser identifier is any alpha-numeric code that is different from the payment data, and the purchaser identifier is inextricably linked to the delivery data such that if the delivery data is changed or attempted to be changed the purchaser identifier will be rendered unusable;

effectuating payment for the selected product without exposing the payment data to the merchant; and

communicating the delivery data corresponding to the purchaser identifier to the merchant.

21. (Previously Presented) The method of claim 20, wherein said purchaser is not given an opportunity to change said delivery data.

22. (Previously Presented) A purchasing system for facilitating secure electronic transactions between a consumer and a merchant, wherein a secure consumer account is stored on the purchasing system and the account includes consumer payment information and at least one delivery address for delivering purchased items; the purchasing system comprising:

a communication connection to a merchant system via a network;

a server system operative with programming to:

receive a request for payment from the merchant system in response to an order placed by the consumer with the merchant to purchase items, wherein the request for payment includes a unique consumer identifier unrelated to the consumer payment information which is associated with the secure consumer account;

          retrieve the consumer payment information from the consumer account associated with the unique consumer identifier and effectuate payment for the order to the merchant;

          retrieve the delivery address from the consumer account associated with the unique consumer identifier and transmit the delivery address to the merchant computer for delivery of the purchased item; and

          wherein once the secure consumer account is established by the consumer and the unique consumer identifier is assigned to the consumer account, the at least one delivery address associated with the unique consumer identifier cannot be changed without causing the unique consumer identifier to be disabled.

23.   (Previously Presented) The system of claim 22, wherein if the delivery address is changed and the unique consumer identifier is disabled, the consumer must be issued a new unique consumer identifier prior to making a purchase using the secure consumer account stored on the purchasing system.

24.   (Previously Presented) The system of claim 22, wherein only a single delivery address is stored in the secure consumer account, such that purchased items can only be delivered to the single delivery address.

25.   (New) A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:

          a processing system residing on a private network and in communication with a purchaser computer and a merchant computer via a public network;

          a purchaser account database in communication with the processing system via the private network;

          the processing system programmed to:

receive from the purchaser computer purchaser account information including at least delivery data including at least one delivery address for the purchaser and payment data for effecting payment of purchased goods or services;

store the purchaser account information on the purchaser account database;

generate a purchaser identifier that is an alpha-numeric code having no monetary value and that is unrelated to any personally identifiable information of the purchaser; and

link the purchaser identifier to the delivery data such that any change or attempted change to the delivery data will render the purchaser identifier inoperable; and

in order to process a purchase order from the purchaser, the processing system further programmed to:

receive the purchase order, including order information and the purchaser identifier;

verify the purchaser identifier and retrieve the payment data and the delivery data corresponding to the purchaser identifier from the purchaser account database;

arrange for payment to be made to the merchant for the purchased goods or services without exposing the payment data to the merchant; and

transmit only the delivery data and a payment authorization to the merchant to fulfill the purchase order, whereby the purchaser need not enter or transmit the payment data at any time to make a purchase.